



A full service bank serving the Mancos Valley. Member FDIC

May 10, 2005

Robert E. Feldman, Executive Secretary
Attention: Comments
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Sir:

As a community banker, I strongly support any steps that will ease the regulatory burden that community bankers confront every day and that unnecessarily use up time and energy that should be devoted to serving our customers and communities. The agencies' CRA proposal to increase the threshold for the streamlined CRA exam to \$1 billion is a step in the right direction.

With the many changes our industry has undergone in the last 25 years, especially the many mergers and the appearance of huge banks that operate nationwide, it is time to adjust the CRA rule and set a \$1 billion benchmark for tiered examinations.

Regulatory burden disproportionately impacts community banks. Many are merging or selling under the pressures presented by regulatory burden. Without regulatory relief, many communities will lose their local institutions, to the detriment of the entire community.

Thank you for the opportunity to comment.

Sincerely,

A handwritten signature in black ink, appearing to read "Ray Takala". The signature is fluid and cursive, written over a light grey horizontal line.

Ray G. Takala, President and CEO
Mancos Valley Bank